

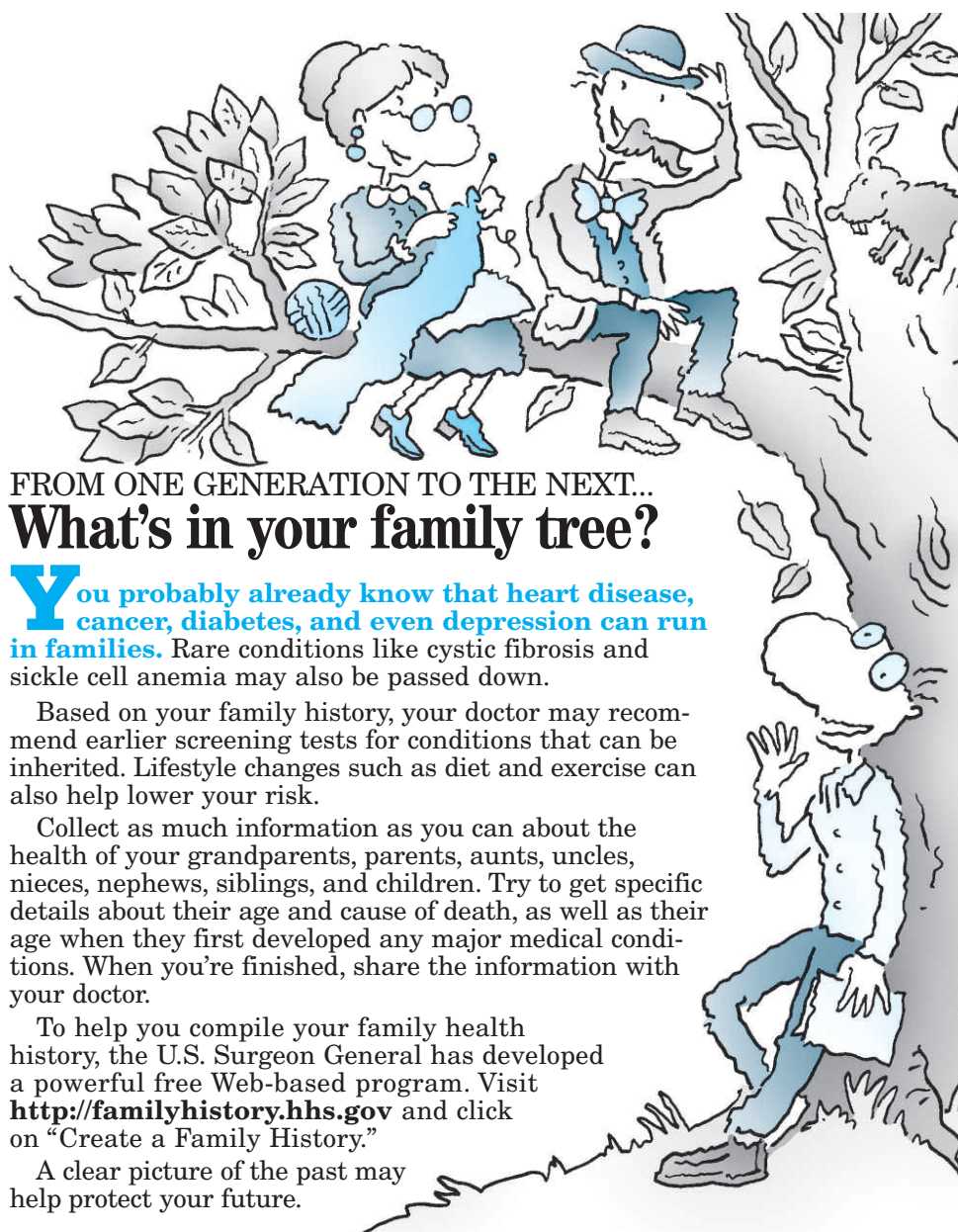
STATE OF DELAWARE Life Lines

Provided by Delaware State Group Life Insurance Program
for employees and families

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"An ounce of prevention is worth a pound of cure."

JUNE 2007



FROM ONE GENERATION TO THE NEXT... What's in your family tree?

You probably already know that heart disease, cancer, diabetes, and even depression can run in families. Rare conditions like cystic fibrosis and sickle cell anemia may also be passed down.

Based on your family history, your doctor may recommend earlier screening tests for conditions that can be inherited. Lifestyle changes such as diet and exercise can also help lower your risk.

Collect as much information as you can about the health of your grandparents, parents, aunts, uncles, nieces, nephews, siblings, and children. Try to get specific details about their age and cause of death, as well as their age when they first developed any major medical conditions. When you're finished, share the information with your doctor.

To help you compile your family health history, the U.S. Surgeon General has developed a powerful free Web-based program. Visit <http://familyhistory.hhs.gov> and click on "Create a Family History."

A clear picture of the past may help protect your future.

Prescription checkup

At least once a year, review your prescription medications and ask your doctor these questions:

Are there any lifestyle changes I could make that might make it possible for me not to need this medication?

Is a generic or generic equivalent available?

Is there another drug that costs less but has the same effectiveness?

Can I save money by splitting pills with double the dose and taking half a pill?

Is there one new drug that can do the work of two or three medications I am taking?

Is an over-the-counter medication available?

Men's health week

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your health matters

Why the State of Delaware's Spousal Coordination of Benefits Policy is IMPORTANT to YOU!

The Spousal Coordination of Benefits Policy applies to ALL individuals who enroll in the State of Delaware Group Health Insurance Program and have elected Employee & Spouse or Family coverage. The Spousal Coordination of Benefits form MUST be completed each year during open enrollment AND within 30 days of a spouse's eligibility to elect coverage, or loss of health care coverage or employment. The only exception is if the spouse is enrolled in the State's Medicare supplement plan.

GENERALLY, YOUR SPOUSE MUST ENROLL IN THE HEALTH CARE PLAN OF THEIR EMPLOYER FOR PRIMARY COVERAGE IF:

- They are employed full-time; AND
- Are eligible for health care benefits offered by their employer; AND
- Their employer pays at least 50% of the premium of the most basic plan offered (this includes flexible credits and dollars). **

If the provisions above apply to your spouse's employment and your spouse is not enrolled in the health care plan of their employer, OR you do not submit your annual Spousal Coordination of Benefits form that is REQUIRED during Open Enrollment, the State will only pay for 20% of

the allowable fees for services incurred by your spouse.

The policy affects the benefits payment for spouses as follows:

- If the employee's or pensioner's spouse is eligible for and enrolled in the health care plan offered by his or her own employer, the State will pay for benefits provided under the State's health care plan after the spouse's health care plan pays. Payment from both plans combined will not exceed 100% of covered charges.
- If the employee's or pensioner's spouse is not eligible for and therefore, is not enrolled in the health care plan where he or she works or any other health care plan, the State will pay for benefits as provided under the employee's or pensioner's selected State health care plan.
- If the employee's or pensioner's spouse is eligible for and not enrolled in the health care plan offered by his or her own employer, the State will pay 20% of allowable charges for services covered under the State's health care plan.

** Some exceptions exist; see the complete Spousal Coordination of Benefits Policy, available at www.ben.omb.delaware.gov/documents/cob.

Be sure to keep an updated spousal coordination of benefits form on file. The form may be completed online at the website listed ** or you may contact your Human Resources or Benefits Office (or the State Pension Office for pensioners) to obtain a paper form. Completed paper forms should be returned to your Human Resources or Benefits Office (or the State Pension Office for pensioners). If you have any questions about the Spousal Coordination of Benefits Policy, contact the Statewide Benefits Office at (302) 739-8331.

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